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LITTLE STORIES OF PROGRESS

FRANK ANDREWS FALL



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THE INSPIRATION BOOKS

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THOMAS TAPPER, LITT. D.

PER VOLUME 35 CENTS

A SCORE OF FAMOUS MEN

BY THOMAS TAPPER

LITTLE STORIES OF PROGRESS

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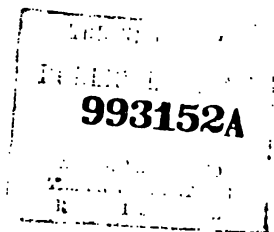
BY
FRANK ANDREWS FALL, A.M.

Author of "Working for the Boss"
Bursar of New York University and Special Writer for
the Philadelphia Evening Telegraph



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1914



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TO
DELOS FALL, Sc.D., LL.D.

When man cuts down the pestilential jungle and makes unto himself a garden, the beauty that he thus sets free from within its enclosure of ugliness is the beauty of his own soul: without giving it this freedom outside, he cannot make it free within. When he implants law and order in the midst of the waywardness of society, the good which he sets free from the obstruction of the bad is the goodness of his own soul: without being thus made free outside it cannot find freedom within. Thus is man continually engaged in setting free in action his powers, his beauty, his goodness, his very soul.

RABINDRANATH TAGORE.

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**LITTLE STORIES
OF PROGRESS**

LITTLE STORIES OF PROGRESS

CHAPTER I

CAPITALIZING A TUB OF BUTTER

IN the copper country, in the Upper Peninsula of Michigan, everybody knows Edward Ulseth, who started with a tub of butter as capital. To-day he has a fortune of half a million dollars in real estate, railroad bonds and dividend-paying copper stocks.

Ulseth, a picturesque Norwegian, struck Calumet on a stormy day with exactly eighteen cents in legal tender in his pocket. But his mind was a six-cylinder affair, with the

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spark plugs clean and every cylinder working overtime.

He applied for a job at a grocery store. The proprietor had stepped out of the back door and was just about to commit to the ash heap a large tub of butter.

Ulseth asked him what was wrong with the butter.

"It's sour," replied the grocer.

"Will you give it to me?" asked the Norwegian.

"Sure," answered the grocer, though he was obviously puzzled to know what anybody could do with spoiled butter.

Ulseth remembered that back in Norway, when butter became sour, the customary procedure was to get some fresh milk, work it thoroughly in, and turn the butter sweet again.

So he spent his eighteen cents for milk, borrowed a paddle and went to work. Be-

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fore long he had a tub of sweet, fresh butter.

Then he turned butter merchant. When he had sold the last pound at the current market price he had enough money in his pocket to stake him until he got a job at his trade of carpenter.

Ulseth was as good a carpenter as he was a butter-converter. Calumet was building up rapidly, and the thrifty Norwegian soon got to the point where he could stop sawing and hammering, and spend his time directing the efforts of other carpenters.

He became a full-fledged contractor. Finally he went to a new mine and literally built a city around it.

Putting his profits into new building ventures, and investing at the same time in copper stocks, Ulseth increased his holdings steadily, year by year.

To-day he is still on the job in the copper country. To show the striking miners that

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he has faith in the speedy solution of their difficulties he has continued to build more houses.

With his half-million safely invested, Edward Ulseth is not worrying much about anything.

But once in a while, just for fun, he goes to the place where the grocery store used to be, and stands musing over the queer tricks that fortune can play with material so prosaic as a tub of butter.

CHAPTER II

LEARNING AND LETTUCE

CARL JACKSON was the star pitcher of the college nine. In the football season he donned his moleskins and played the part of one of the huskiest right tackles in the Middle West.

But Carl's record in the classroom was not so much to his credit. He got away with physics, chemistry and botany, but the languages floored him and philosophy flunked him.

Some way or other he got through his course, and pranced up on the platform in June to receive his diploma with the members of his class. As he did so, everybody was wondering what Carl Jackson would ever do to make a living.

He could not teach or preach. He had shown no signs of talent for business or a leaning toward any particular profession. Apparently he was bound to become an athletic coach or nothing at all.

But Carl had something up his sleeve that nobody dreamed of. After graduation day he was missed from College Hill, and for some months none of his classmates heard a word from him. Then he suddenly reappeared and announced that he was about to become a farmer.

The news hit the college like a thousand of brick. The Jacksons had a little money, and the idea of one of them turning to the plebeian calling of agriculture seemed ludicrous in the extreme.

But Carl had thought the thing out for himself. During the summer he had been working for an expert market gardener. He had learned a lot about gardening in general, and about head lettuce in particular.

He had discovered that a certain kind of head lettuce, carefully raised, neatly packed and promptly shipped, commanded a very high price in the city market.

This is an age of specializing. So said Carl Jackson to himself. Let the other people raise potatoes and peas. Head lettuce for mine!

All this happened several years ago. To-day Carl Jackson has ten acres of land covered with glass-roofed hot-houses and lettuce beds. As he nets nearly a thousand dollars an acre he is able to buy plenty of gasoline and tires for his automobile, and to take Mrs. Carl to the city for the opera every winter.

Still he isn't satisfied. He has heard of a man near Duluth who nets \$3000 an acre from lettuce, and will not be happy until he has learned how to do as well.

Meanwhile he and Mrs. Carl are enjoying life, and frequently entertain the college boys at their home a mile out of town.

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If the boys ever call Carl Jackson "farmer," he replies: "That's right, boys, but a good well-fed Reuben is worth a dozen half-starved teachers or preachers any day."

CHAPTER III

A MAN WHO GOT AHEAD

THIS is the story of two men to whom life had dealt a fairly good hand of cards.

One of them played his hand carefully, working hard to get every possible trick. The other trusted to luck to bring him out a winner, and luck was looking intently in the opposite direction.

We shall let the second man tell the story in his own words. Here it is, without alteration or adornment, or even quotation marks.

.....

Ten years ago, he said, I married, and a few weeks later a friend married my wife's sister.

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This friend and I have been, since the time we married, employed by the same firm. Our salaries have been practically the same, though for two years past I have been receiving \$200 a year more than he as compensation for extra work.

My brother-in-law and I live on the same street, within three blocks of each other. We patronize the same butcher and grocer. He has two children; I have none. It has cost him more than it has cost me for table supplies, clothing and household furnishings. His home is as comfortable as mine, if not more so.

But my brother-in-law has between \$5000 and \$6000 in savings banks, and I am about \$50 in debt. What is the explanation?

Nothing out of the ordinary. My sister-in-law has done her own housework and laundry work. This saved \$20 a month servant's hire, \$8 a month servant's food supplies and

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at least \$6 a month laundry bills, a total saving of \$34 a month.

I go to a restaurant each day for my lunch. My brother-in-law carries a couple of sandwiches from home for his.

I get shaved in a barber shop; he shaves himself. I smoke cigars; he smokes a pipe. I patronize a bootblack; he shines his own shoes.

My brother-in-law and his wife are thrifty. My wife and I are not.

What they have done has not been remarkable, save in one thing. The money saved by good management was not spent in some extravagance such as jewelry, furs or theater tickets.

It went into savings banks, and the systematic accumulation of these small sums has provided my brother-in-law and his wife with a foundation on which to build a competence for their old age.

My wife and I are worse off than when we married, for we are each ten years older.

My brother-in-law and his wife have not practiced any close economy. They have not been penurious or miserly. They have simply been prudent and exercised a little, not much, self-denial.

They have done nothing my wife and I could not have done. The high cost of living has not kept us poor; it has been a lack of common prudence and a disinclination to make even slight sacrifices that accounts for our present condition.

I am thoroughly disgusted. I waste no sympathy on myself, and have none to waste on those whose condition is the same as mine from the same causes.

Is that a story or a sermon? It has elements of both. It is almost a shame to spoil the narrative by commenting on it. The moral stands out as distinctly as the most

brilliant electric sign on the city's chief highway.

The teller of the tale did not spare himself in the telling. He confessed his shortsightedness, his infirmity of will, his lack of decision and perseverance.

How much of the fault was his and how much his wife's cannot easily be estimated. But it is evident that neither was wise enough and strong enough to teach the other the priceless lesson of thrift.

Having failed to learn the lesson, they will have to live along from hand to mouth as best they can, *unless they start in now to save money.*

They have lost ten years of possible saving, ten years of golden opportunities to put aside small sums of money and watch them grow into larger sums of money.

But it is not too late to charge the ten years off to the profit and loss account and start out on a more conservative basis.

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It will take them a number of years to accumulate as much as the other couple have saved, but they can do it.

And so may any reader of these chapters who has the pluck to turn his back on habits of extravagance, and the perseverance to plod steadily along the Road of Thrift which leads straight to the City of Competence.

CHAPTER IV

OLD METHOD

WHEN Patrick Muldoon was carried to Bellevue, New York's largest city hospital, in an ambulance, no one could have convinced him that he would stay there for thirty-five years.

But he did. When he became convalescent, he helped the hospital attendants by doing odd jobs in the wards and corridors. He was so full of good ideas about handling patients, so resourceful and so systematic, that on the day of his discharge as a patient he was engaged by the hospital superintendent as an attendant at \$30 a month. In addition to his cash salary, the city provided him with board, lodging and laundry service.

Now a hospital is not the most cheerful place in the world. The cries and moans of the suffering patients are mingled with the louder wailings of their relatives and friends.

Patrick Muldoon could not have been blamed very much had he spent his dollar a day for amusement during his time off, as many another hospital employé has done in the effort to forget the troubles incidental to his day's work.

But Muldoon had other ideas about money. He knew that the time would come when he could work no longer. He knew that he had no relatives or friends to care for him in his declining years.

He determined that when the time came for him to stop working, he would have enough money saved up to keep him in comfort for the rest of his life.

When he got his first month's pay, he went

to the property clerk and said: "Have you plenty of room in the safe?" The clerk replied in the affirmative, and Muldoon asked: "Would you mind stowing away a bit of money for me?"

The clerk was surprised, and pleased. In his years of service he had never been asked to put away an employé's money for safe keeping. He found a strong envelope, marked it "Property of Patrick Muldoon," and had the attendant put in his first month's savings, which comprised the greater part of his thirty dollars. Then the envelope was placed in a special drawer in the safe.

On the first of every month, after the paymaster had been around, Muldoon came to his banker, the property clerk, and made a deposit. Before long the first envelope was outgrown, and a larger one was provided.

As the fortune grew, Muldoon achieved some distinction among his less thrifty associates. His monthly trip to the property

clerk's office was a familiar event of hospital routine, and gradually the name Muldoon gave way to the nickname, " Old Method."

So much honey was sure to attract the insects. Well-groomed men, calling themselves brokers, promoters, investment specialists and fiscal agents, began to call at the hospital and ask for " Mr. Muldoon."

Thanks to the intelligence of the other hospital employés, few of the swindlers ever got to see him, and those who did were informed very emphatically that Mr. Muldoon's money would remain, for the time-being at least, in the safe.

So Old Method went on, month after month and year after year. And finally the time came for him to retire. He was 68 years old, and ready to rest after a long life full of hard work.

On his 68th birthday he resigned his position, and went to the property clerk's office for his savings. The clerk produced the

money, which was in several large packages, and counted it.

The total was \$7200, saved in thirty-five years, out of a salary of a dollar a day. Old Method had saved considerably more than half his pay.

As he took the money and thanked the property clerk for his faithful coöperation, Muldoon said: "I didn't fool much of it away, did I? Looks like it would be enough for my old age."

Here was a man who had little education, and no special encouragement in the direction of thrift. But he had the sense to look ahead, and the perseverance to carry out faithfully his self-imposed programme of self-denial. As a result, he found himself, at the time of retirement, the possessor of what was for him a comfortable competence.

Captious critics might suggest that it was a crime to leave that much cash unproductive for so many years. But Muldoon knew his limi-



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tations. He had no knowledge of the science of investment, and was wise enough to stick to the one method of saving he felt competent to follow.

When he needed the money, he had it, which is more than can be said of a great many people of a higher degree of culture and experience.

Old Method may have lost his interest, but he plainly demonstrated his ability to hang on to his principal.

CHAPTER V

THE WILLIAM MORRIS OF WADHAMS'

IN a little village a few miles west of Lake Champlain lives a man who firmly believes that his heaven-sent mission in life is to turn out honest hand-made furniture.

Adirondack cottagers and campers who have bought and used his dependable chairs, roomy settles and sturdy tables, share this belief.

Henry Swan, of Wadhams' Mills, is a good example of the kind of human stuff Emerson had in mind when he wrote: "If a man can write a better book, preach a better sermon, or make a better mousetrap than his neighbor, though he build his house in the woods, the world will make a beaten path to his door."

This man Swan spends no time in talking about himself. In fact, he talks very little

about anything. His business is to make furniture, and he and his business are constant companions.

Swan has no salesmen on the road, does not advertise, and does not make any more furniture than he can make well. If you want one of his tables, you must drive across country, pay the bill in cash, and take the table away with you.

But when you get one of Swan's tables or chairs, you have something that will not fall to pieces the first time its strength is severely tested. Nor the hundredth.

Mrs. Swan is a partner in the business, and her husband's chief helper. Together they go into the woods, cut down trees, haul the timbers to the shop and work them up into furniture.

Search as thoroughly as you may, you will never find a knot or a check in a piece of Swan furniture. Swan takes his mission seriously. His ambition is not to make money,

but to make good furniture. As a matter of fact, he is doing both.

Someone asked him why, in view of the widespread demand for his product, he did not build a factory and employ a big force of workers.

"I might do that," he answered. "It would bring in more money for me, but I'm afraid I couldn't find men who would make as good furniture as I do myself."

That settled the matter in his mind. He would not turn out inferior work, no matter how much money he might make by so doing.

Swan has many friends,—as many, in fact, as he has customers. If his patrons come a second time, it is not to complain, but to buy more furniture.

So this William Morris of the Adirondacks finds life full of content, for he has learned that happiness is largely a matter of filling one's allotted days and hours with honest work.

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Swan fully measures up to the Emersonian specifications. He makes better furniture than his neighbor, and though he built his house in the woods, the world has made a beaten path to his door.

CHAPTER VI

A TALE OF TWO SPENDERS

IN a college out West were two students, Gray and Brown. The capitals indicate that Gray and Brown were the students' names, not the color of their hair.

Gray was one of your brilliant chaps,—clever, good-looking and popular. At talking he was a wonder. He hadn't kissed the Blarney Stone; he had bitten a chunk out of it.

Professors and students, no matter how they differed on other matters, agreed that Gray would make a grand noise when he got out into the world.

He would be a Senator, a Captain of Industry, or Something. After a few years out

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of college he would come back with a wad of money, give the trustees a million for endowment, and raise the salaries of all the professors. No wonder he was a popular man.

But Brown was different. In every visible respect he was the exact opposite of Gray. He was thin, cadaverous, taciturn. He had few clothes, few pleasures, few friends. Therefore he had little temptation to give his studies absent treatment. Every night he was on the job with his student lamp and his bunch of books.

When Commencement Day came along, Gray and Brown were among those present. But Brown had a special duty to perform. Sitting up with his student-lamp, while his classmates were doing the same with the co-eds, had given him a pretty good record as a student.

In fact, it was so good that when the faculty went over the marks they saw that, beyond

any shadow of a doubt, the name of the next valedictorian would be Brown.

And so the thin, cadaverous, taciturn Mr. Brown, of Nowhere, stood up on Commencement Day and delivered his valedictory oration. His auditors were first surprised, then delighted. He did as well, everyone agreed, as any student had ever done on that familiar old platform.

But when the graduates received their sheepskins, and Gray stepped forward to take his, nine out of every ten people there said to themselves: "There is the star of the class."

After graduation, Gray and Brown went to work. Gray's prepossessing appearance and his agreeable manners secured him a good job at a very fair salary. Brown, who had tried all through his college course to smother a sneaking fondness for machinery, gave up to it at last and went to work in a factory where automobile parts were made.

Gray worked for eight months and then left to accept a position which offered more money. Meanwhile he had enjoyed life, according to his own idea of enjoyment.

He had picked out a good tailor, and told him to do the proper thing, regardless of expense. He had joined a club, and before long decided that he would engage a suite of rooms and make his home in the club quarters.

The call of the lobster palaces was strong, and Gray spent on wine parties and taxicab fares what he had left of his month's pay, after settling his bills at the club and giving the tailor something on account.

Brown, who started at small pay at the factory, soon convinced the foreman that he was too good a man to keep at a bench.

One day he made a suggestion which eliminated two expensive and unnecessary motions made by fully a third of the company's employés.

The manager sent for him. "Do you

mind working alone?" he asked. Brown answered, "I do not." The manager took him to a room equipped for experimentation and original investigation. "See what you can do here," he said.

Brown saw what he could do. In a year's time he had made three inventions which netted the company extra profits in six figures. Needless to say, his pay kept pace with his increased usefulness to the plant.

His expenses were low, as he lived very simply, and he soon had more money in the savings bank than he wanted to keep out at only 4 per cent.

On the manager's advice, Brown put his money into real estate on the outskirts of the city. As he kept saving, he kept buying. And buying.

And buying.

It would be a fine thing to wind up this story with the statement that on a cold winter's day Gray came to Brown and borrowed



enough money to get his heavy overcoat out of pawn.

That would not be true, but this is. Gray, who still earns a good salary, continues to spend it for high life where the lights are brightest. The savings banks know him not.

But look at the cadaverous, taciturn Mr. Brown. His receipts in a single year from his salary, his income-producing realty and his other investments were one hundred and forty thousand dollars.

The professors have changed their minds about the identity of the graduate who is going to raise their salaries.

Gray has never been back, but Brown is coming to the next commencement with his checkbook.

CHAPTER VII

POLLY, PARCEL POST AND Co.

SHE was the belle of her little home town in Connecticut. Freckles and a puggish nose were all in her favor. And Polly Simpson could cook.

At baking she held five honors in one hand, to say nothing of some smaller trumps. Her bread was the despair of home-makers twice her age. Her pies and cakes were famous for miles around.

But she had a specialty — rocks. Do you know rocks? In some parts of the country they are called hermits. In other parts they go by the name of jumbles. But Polly called them rocks.

Polly's rocks were cookies, with raisins and nut-meats judiciously distributed through

their length, breadth and thickness. She made them for her family, for the neighbors, and for the social gatherings at the church.

One day a society lady from Hartford came out in her car and breezed in at one of the church affairs. She ate some of Polly's rocks.

"Who made these delicious cookies?" she demanded. Someone named Polly Simpson as the architect and builder. "Is she here?" asked the lady from Hartford. Polly was pushed into the foreground and blushing admitted her guilt.

"I wish you would make me five dozen, and I will pay you twenty-five cents a dozen," said the lady.

"Yes'm," replied Polly, or words to that effect.

Next day Polly turned out the batch of rocks, sent them in to Hartford and got back her dollar and a quarter, which she considered easy money.

The day after, Polly sat at her writing-

desk, chewed her lead pencil, and finally evolved an advertisement for one of the Hartford papers.

In very taking English it stated the fact that Miss Polly Simpson would bake rocks for all comers at twenty-five cents a dozen.

In three days Polly had more orders than she could fill.

But that was some time ago, and the hardest part of her job, as well as the most expensive, was to get her cookies to her customers.

So Polly kept plodding along, doing as well as she could. That is to say, as well as the express companies would let her.

Then something happened.

After many years of fruitless effort, the people of this said-to-be-free country finally succeeded in getting the Postoffice Department to carry parcels.

Polly Simpson said to herself: "Here is where I branch out."

So she chewed her pencil, harder than before, and wrote out a longer advertisement for the Hartford paper. "Rocks by Parcel Post" was the heading. Everybody read the advertisement.

First of all, everybody wanted to know who was sending rocks by parcel post, and what for. Secondly, people in that part of the country had begun to get acquainted with Polly Simpson's long-distance bakery, and they didn't want to miss any tricks.

So the orders began to come in thick and fast. The rural free-deliverer of mail groaned under the weight of letters that came, asking Miss Polly Simpson if she would please make some rocks for Mrs. So-and-so, and send them immediately by parcel post.

In nearly every letter Polly found those three sweetest words in any language: "Enclosed find check."

Polly had threatened to branch out. She certainly did.

When the demand became so great that she could not possibly make enough rocks to go around, she taught some of the neighbors' daughters her trick of rock-making.

She paid fifteen cents a dozen for rocks, and sold them for twenty-five, name of Polly Simpson on every piece.

The ten cents profit on every dozen went to Polly's credit in the savings bank. It is still going there.

Polly's plant is running six days a week, two shifts. On her desk she has a parcel post scale. On the wall above the desk is a zone map.

In the bank is a handsome balance.

Do you wonder that Polly Simpson speaks often of the "dear old parcel post"?

CHAPTER VIII

CAMPBELL'S LETTERS OF CREDIT

WHEN Tom Campbell came to America from Scotland he brought with him certain assets: one wife, cheerful and capable; one son, active; three hundred dollars, soon to be active.

Tom began to like America the day he passed his entrance examinations at Ellis Island. The go-ahead spirit of the new land delighted him. It also inspired him.

In two weeks he had rented a modest shop, laid in a small stock, and nailed his sign over the door.

His neighbors were not Scots. Far from it. They were Greeks, Syrians, Armenians, Turks, Serbs and Italians. And a few Ameri-

cans, overwhelmed by the foreign invasion, but powerless to escape it.

The foreigners chattered in strange tongues, and provided a fair imitation of a busy day in the shadow of the Tower of Babel.

But they paid cash.

Tom Campbell's idea of business was small profits and large sales, and the foreigners, who knew how to make a dollar do a full dollar's worth of duty, began to come Tom's way.

In a surprisingly short time the profits began to pile up, and Tom increased his stock. The profits still came in, and the canny shopkeeper decided that it was time for him to get acquainted with a bank.

He was too busy to go and attend to it himself, but he thought that cash would be accepted as an introduction, so he wrote his first Letter of Credit.

It was addressed to the receiving teller of

a savings bank, and ran something like this: "Please credit me with forty dollars (\$40) which I send by my son. And oblige, Thomas Campbell."

When the boy came back with a bankbook and a card for his father's signature, the Campbell family had a jubilee. They had money in the bank.

The next time there was money that did not have to go back into the business, or for home expenses, Tom Campbell wrote his second letter.

"Please credit me," it said, "with twenty dollars. My son will bring the bankbook back to me."

Four per cent. was pretty good, but Tom had an idea that he could do better. He wrote to a broker who specialized in small lots of stock and bonds of low denomination. He was surprised to find that he could buy bonds of reputable railroads and industrial

concerns for a hundred dollars, or a little less.

After he had written several times to the bank he composed two special messages which were duly inspected and approved by the other members of Clan Campbell.

One was directed to the broker, and said: "Please credit me with ninety-seven dollars, for which send me one bond as per your letter of yesterday."

The other went to a safe deposit company. "Please credit me," it ran, "with five dollars toward first year's rent of one small box, as per your advertisement sent herewith."

That letter gave Tom Campbell the biggest thrill yet. He, a shopkeeper in an obscure street, was almost a capitalist. The Campbells were coming — strong.

By this time Tom was in the grip of the "Please-credit-me" habit. One hundred-

dollar bond followed another into the deposit box, until the poor bonds were nearly suffocated for lack of breathing space.

Tom's next discovery was that his bonds could be exchanged. He could turn in ten and get one thousand-dollar bond in their place. That made room in the crowded box, but Tom vowed that he would soon fill it up again.

Meanwhile he had not discontinued his correspondence with the savings bank. Every time a coupon was due to be clipped Tom performed the operation with a satisfied smile, and wrote another "please-credit-me" message to the receiving teller.

Four years from the day he landed at Ellis Island, Tom Campbell called a council of the Clan, now numbering four souls, and announced that it was time to move.

Some more letters were written. The Campbells were credited by a new landlord with first payment on account of rent of a

larger store, in a much better part of the city.

And by another landlord about twenty miles away, with first payment on rent of a two-story detached house, with an acre of land about it.

The change of scene made no change in the good fortunes of the Campbells, except to add to them. They bought the house in the country, and for a while Tom Campbell wrote his "credit-me" letters to the seller of the property instead of to the savings bank teller.

But in three more years Clan Campbell owned the property free and clear. The business continued to prosper, for its founder still kept to his original programme of small profits and large sales.

Finally Tom Campbell wrote another letter, which gave him more satisfaction than all the rest put together. In the morning paper he had read the plea of a philanthropic organization for help for a family bereft of



its bread-winner by an accident in a machine shop.

“ Please credit my wife,” he wrote, “ with gift of enclosed check in response to your appeal published to-day.” It was a full-grown check. Campbell spent no time in thinking about what he had done, but plunged into business as usual.

But the Recording Angel pushed a button, called the Head Seraphic Bookkeeper, and said: “ Credit Tom Campbell, Folio 24, 806C, with One Good Deed.”

CHAPTER IX

CAN YOU SEE YOUR FINISH?

A MERCHANT and his 18-year-old son were walking in the park on a Sunday afternoon. Suddenly the father stopped.

"Do you see that man sitting over there, reading?" he said. "I will tell you something about him."

They took seats where they could have a good view of the reader, and the father continued: "That man is eighty-three years old. You don't know him, but I do. How do you size him up?"

The son answered: "He is well dressed. Shoes neatly polished. Hat, on the seat beside him, looks fresh and new. Carriage that of an athlete. Hair nearly white, but all there. Evidently enjoying his book."

“ Good boy,” exclaimed the father. “ You got the chief points of the picture. Now let me fill in some details for you.

“ That man started out as a millhand up in New England. But he was determined to be something more than that. He spent his spare time in study. Before long he was managing the mill, and not so very much later he acquired a controlling interest in it.

“ Ultimately he purchased other milling properties, and was active in the management of them until his 70th birthday. Since then he has traveled, read his books, and played with his grandchildren.

“ At eighty-three he is well dressed and groomed because, through industry and economy, he has built up a splendid competence for himself and his family.

“ He stands and sits erect and has kept his hair because he has cared for himself physically. He is enjoying his book because he has learned by continued study to appreciate not

only technical and scientific works, but the best of poetry, fiction and drama.

"Now, my boy," the father said as they rose to continue their walk, "I hope that if you live to be eighty-three you will be able to get as much out of life as that man does. Do you see why I wanted you to know his story?"

The boy was silent for a few seconds. Then he said: "I get you, Dad."

The companion picture is not so pleasant to look upon. It is that of an old man who made a good start, but fell down on the last lap of the race.

As a boy he attended one of the best preparatory schools in the East, and then made an exceptional record as a student at Yale.

After graduation he roamed through the hills of New England gathering material for short stories and magazine verse. Then he sailed for the Far East, and for the next five

years wandered about the face of the earth, in search of adventure.

He traded with the denizens of the jungle, hunted big game in Africa, visited out-of-the-way places in Asia Minor, walked through China, and explored many parts of Russia and Siberia.

Returning to America, he married, and settled down for a while. But wanderlust gripped him and he took again to the open road.

To-day, at eighty-seven, he is a public charge.

All the way along, he lived too much in the present. He refused to believe that he would ever be too old and feeble to support himself.

Now he is ending his days at the county poor-farm.

.
It's a great thing to make a strong finish.

Someone has manufactured a Beatitude out of that idea.

"Blessed is the man," it runs, "who keeps out of the hospital and holds his place in the ranks. Blessed the man, the last twang of whose bowstring is as sharp as any that went before, sending its arrow as surely to the mark."

The man in the park had his eye on the home-stretch of the race all the way. He saved plenty of strength for the final spurt.

The man at the poor-farm had a very different idea of the way the race ought to be run.

He figured it out something like this: I am young, strong, clever. Things will come my way. I'll let them. I will have a good time, see the world, and let the future take care of itself.

The future did take care of itself. But it took no care of him. He "saw life," to be

sure. He wandered far and wide; sought adventures in every corner of the globe, and found them.

But now, when he ought to have his own home, and open fire, and books, and friends, he is doomed to the pitiful routine of the almshouse.

And the saddest thing of all is the remorse that must submerge him when he realizes, as he must, that it is no one's fault but his own.

CHAPTER X

A ROLLING STONE AND MOSS

“**H**OW’S business out West?” asked a glove manufacturer of one of his traveling salesmen, just in after a three-months’ campaign on the road.

“Fair,” replied the salesman, “but let me tell you about a man I saw out in Phoenix, Arizona.”

“Cowboy?” asked the manufacturer.

“Well, yes and no,” was the answer.

“He’s a friend of yours, anyway.”

While the glove-maker strained his memory trying to recall anyone he knew in Phoenix, the salesman went on with his story.

“I was having my breakfast in a hotel,” he said. “The dining-room was crowded, and the head-waiter brought a man to oc-

cupy the seat on the opposite side of my table.

“ The man looked at me as if he knew me, but I couldn’t place him. He ordered his breakfast and began to read his morning paper. As he turned the pages, he stole an occasional glance at me.

“ Finally I asked him: ‘ Do you think you know me?’ He replied: ‘ No, I don’t think I know you; I know I know you.’ ”

The glove manufacturer smiled, and his salesman continued: “ Then I recognized him. It was our old friend Schwartz, who used to buy gloves of us when he had a men’s furnishing store in Newark.”

“ How did he ever get to Phoenix? ” asked the puzzled manufacturer.

“ By easy stages,” answered the salesman. “ He had a feeling that he wanted to try life out West, so he sold his business in Newark and moved out to Kansas City. He opened a

store there, increased his capital and then moved on to Albuquerque."

"Quite a mover!" commented the manufacturer.

"Yes," was the reply, "but from where I sit it looks as though all his moves were good ones.

"From Albuquerque he pushed on to Phoenix, and judging from obvious evidences of prosperity I had to admit that Arizona had treated him very well. He had a sort of ready-money look about him that was not discernible when he sold suspenders and collar buttons in his little shop in Newark."

"Did he make money in the men's furnishing business in Phoenix?" was the next question.

"That's the funny thing about it," said the drummer. "I asked him that and he said he was in the cattle business. He buys beef on the hoof in Arizona and ships it to

Armour, Swift and the other big packers in Chicago."

"But what does he know about cattle?" the glove-maker asked.

"Plenty," was the response, "though he said that when he began he didn't know a steer from a sturgeon. He saw money being made in the cattle business. He determined to prove that he could do what others could, and he has proved it."

"How much has he made?" was the manufacturer's next question.

"He *said*," replied the drummer, "that he had cleared something over \$100,000 in the last three years. Later in the day I took pains to make some inquiries among our banking friends in Phoenix. They gave me information which led me to believe that the financial report of Mr. Schwartz needed correction in some details."

"Do you mean that he deceived you in

regard to the \$100,000?" asked the manufacturer.

"He certainly did," asserted the salesman.
"The bankers assured me that his actual profits for three years came nearer to \$200,000."

CHAPTER XI

THE FIRST NATIONAL BANK

THE illustrator who produced the much-copied picture, "The First National Bank," probably thought little about the financial significance of his title.

His task was to depict a pretty girl in the act of putting something into her stocking, or taking something out of it. He had to make the picture true to life, and yet avoid the possibility of offending the sensitive feelings of Anthony Comstock and his aides.

He executed his commission with neatness and dispatch, but let us hope that the distribution of copies of his picture will not encourage either women or men to think that hosiery is a good substitute for the first national, or any other reputable bank.

During the panic of a few years ago a small shopkeeper in the mill district of Philadelphia heard a rumor which caused him to lock the door of his store and hurry to his savings bank.

At the door he found a line of about thirty people waiting to draw out their money. He ran home, seized his bankbook and started to rush back to the bank.

His wife caught him by the arm and asked: "What's the matter? Why do you run away with our bankbook?"

"Don't stop me!" the man exclaimed, and tried to pry himself free. The wife hung on with all her strength.

"Why do you run away with our bankbook?" she repeated.

"There is a run on our bank!"

"But isn't the bank safe?"

"I don't know."

With that the man succeeded in loosing his wife's hold upon his arm. He fairly flew

back to the bank and took his place at the end of the line.

An hour later he returned home with his entire deposit of four hundred and fifty dollars, all his wife and he had been able to save in the seven years they had kept their shop.

"It's safe!" he gasped, and sank down on the nearest chair.

"What, the bank?" asked his wife.

"No, our money; I have it here," was the answer.

The man counted the bills three times. The treasure was intact. Then he hunted up a much-darned sock, put the money in it, tied it securely, and looked around for a good hiding place.

After some debate, the couple agreed to secrete their precious savings in the bottom of a bureau drawer. They put the package in, covered it up with sheets and pillow cases, and carefully locked the drawer.

Unfortunately, they failed to observe two important things—that a burglar had shadowed the man as he came home from the bank; and that they had neglected to lock the drawer above the one in which they did their banking.

That night when they went to sleep they had four hundred and fifty dollars under lock and key. They slept soundly.

While they were asleep the robber climbed up the fire-escape, forced the window open, entered and made a systematic search for the money he knew was there somewhere.

Finally he came to the locked bureau drawer. As he tried the one above it, pulled it out and explored until he discovered the well-filled sock, he must have laughed softly to himself.

In the morning, the shopkeeper and his wife found the window open, the bureau drawer on the floor and their little fortune gone where the woodbine twineth.



66 LITTLE STORIES OF PROGRESS

Slow curtain.

Substantially the same thing has happened many, many times. The circumstances vary, of course.

Sometimes the bills are hidden in the chimney. Sparks make their way up there and start an expensive bonfire. Other times, the deposit is made in an old shoe. A burglar would never think of looking there. Neither do you when cleaning time comes around.

The street-cleaner or the rag-picker gets the shoe and contents, and you get the experience.

Money is a good friend, but don't encourage it to loaf around the house too much. Pay your bills by check — small bills as well as large.

Keep a few dollars cash on hand, of course, for carfare, lunches, amusements and emergencies. But don't use your hosiery for banking purposes.

Pick out a regular bank — one that won't rip, ravel, tear or run down at the heel.

CHAPTER XII

ARE YOU A COLLECTOR?

THE passion for collecting things does not seem to belong to either sex or to any particular age, race or temperament. It comes very near to being universal. You remember well enough how you used to spend hours of your time before and after school in exchanging stamps and coins with your play-mates.

If you lived in the country or in a small town you probably had a collection of birds' eggs. If you were totally depraved you treasured cigarette pictures and the tin tags which came on plugs of chewing tobacco.

If you were a stamp collector you would almost risk your soul's salvation for the

possession of a coveted bit of colored paper, more or less daubed with ink.

If someone had stated that fact to you, as baldly as I have, you would have been up in arms immediately in defense of your chosen hobby.

It took very little to make you happy in those youthful days. A few foreign postage stamps, an album to put them in, a magnifying glass and a perforation gauge were the makings of contentment for you.

You got plenty of good out of it, too. Unconsciously you absorbed geography, biography, history and even a little art from the colored bits of paper. You also learned valuable lessons of thoroughness, neatness and good taste.

If you were so disposed, you became a specialist in the issues of some particular country. You thus acquired a certain degree of distinction among your young associates.

You were no longer merely a stamp collector. You were a philatelist.

As you grew older you either forsook your first hobby for some other, or you became fonder of it than ever. The latter has been the case with many a full-grown man who might blush to acknowledge such a survival of boyish enthusiasm.

If you deserted stamps or coins, you may have turned to autographs. If you had money to spend on such things, you may have become interested in old furniture, or brasses, or first editions.

At any rate, the chances are a hundred to one that at some time of your life you were a collectomaniac. Sane in every other respect, your judgment had a slight list to port so far as your favorite hobby was concerned.

Something may be said in favor of every form of collecting that has been mentioned. But there is one kind of collecting in which



everybody ought to be engaged and that is the collection of credits.

Someone asked a well-to-do merchant: "Do you have a hobby?" He replied: "Yes, I collect coins." "Is your collection on exhibition?" was the next question.

"Well," replied the merchant, "I must answer yes and no to that question. Some of the coins I have invested in my business. Others I have parted with for the sake of having a house to live in, food to eat and an automobile with which to run over people."

"Some of my best coins," he continued, "I gave in exchange for these." Opening a drawer in his safe, he brought out a bunch of railroad and industrial bonds, and several savings bank books. The merchant's friend had to confess that coin collecting had been in that particular case a very profitable habit.

Why not start a collection of coins for yourself in the nearest savings bank? Scrape together all the credits you can, and make a

beginning. Then resolutely add something to your savings account on every pay day.

Before long your collection of credits will have attracted to itself other credits, and the day will come when you can go to a reputable bond broker and have the happy experience of buying your first bond.

After that you will be a coupon collector, and every coupon will help you, if you are wise enough to use them that way, to collect another bond.

CHAPTER XIII

LIVING WITHIN THE DOLLAR

WHEN the late John Sherman was Secretary of State, he received a letter from the son of one of his schoolmates, asking urgently for immediate assistance.

The young man wrote that he had fallen so low in life that there was no place left for him but the gutter. Existence had become a burden, and he wanted to die.

Mr. Sherman was then dealing with a number of international problems which made severe demands upon his time and his energy. But he never missed a chance to help a needy human being, so he determined not only to give the young man the temporary relief he required, but also to write him an encouraging letter.

By careful planning he was able to find time enough to dictate such a letter. The recipient treasured the message, and, some time after Mr. Sherman's death, showed it to some of his friends. The parts of it here given show clearly enough that Mr. Sherman had a message well worth the attention of all of us.

.
You say, he wrote, that your life has been a failure; that you are thirty years old and ready to die. You say that you cannot find work, and that you have no hope in life. You say that your friends do not care to speak to you now.

Let me tell you that you have reached that point in life when a man must see the very best prospects for his future career. You, at 30, stand on the bridge that divides youth and manhood. The one is dying, perhaps, but the other will soon burst young and hopeful from the ashes, and you will find yourself a



new being — a man. Do not let your discontent kill that new life before it is born.

Unless you are physically deformed, go to work. Take up any honest work, even if it brings you no more than a dollar a day. Then learn to live within the dollar. Pay no more than ten cents for a meal and twenty cents for a bed and save as much of the balance as you can. Save as intensely as you would save your mother's life.

Make the most of your appearance. Dress cleanly but not gaudily. Abandon liquor as you would a pestilence, for liquor is a curse that wrecks more lives than all the other horrors of the world combined.

If you are a man of brains, as your letter leads me to believe you are, wait until you are in a condition to seek your level, and then seek it with courage and tenacity. It may take time to reach it, it may take years, but you will surely reach it. You will turn from the workingman into the business or

professional man with so much ease that you will marvel at it.

Have one ideal, and aim for it. No ship ever reached its port by sailing for a dozen other ports at the same time. Be contented, for without contentment there is no love or friendship, and without those blessings life is indeed a hopeless case.

Learn to love your books, for there is pleasure, instruction and friendship in books. Go to church, for the church helps to ease the pains of life. But never be a hypocrite; if you cannot believe in God, believe in your honor. Listen to music whenever you can, for music charms the mind and fills a man with lofty ideals.

Cheer up! Never wish to die! I am twice your age, and more. I do not want to die. Get out into the world. Work, eat, sleep, read and talk about the great events of the day, even if you are forced to go among laborers to do it.

Take the first honest work you can find; then be steady, patient, industrious, saving, kind, polite, studious, temperate, ambitious, gentle, loving, strong, honest, courageous and contented.

Be all these, and, when thirty years more have passed away just see how young and beautiful the world is, and how young and happy you are.

.
That letter had just the effect that John Sherman hoped it would have. The young man who received it took it away to a quiet place and lived with it until he had assimilated every line of it.

Then he started systematically to live according to its advice. He got the dollar-a-day job, and saved part of the dollar every day. Then he got a better job, and soon a still better one. All the time he kept saving. And while he was saving, he was growing.

Had John Sherman been too busy to write

a letter, that young man might have shot or drowned himself. As it is, he is now a prosperous merchant in an Eastern city, and his chief hobby is teaching his young friends how to live within the dollar.

CHAPTER XIV

FINDING THE GOLDEN MEAN

POLICE magistrates who have to deal with men who desert their wives, or fail to provide for them, are accustomed to hear some weird excuses.

In the Central Police Court of Philadelphia a colored man was recently arraigned. The complaint was made by his angry spouse, who testified that her "man" had given her no money for three weeks.

In consequence, she said, the cupboard was as bare as Old Mother Hubbard's.

"Sam," asked the magistrate, "are you working?"

"Yes, suh," replied Sam, "mos'ly."

"How much do you get?"

"Two dollars a day, suh, mos'ly."

"Well, why don't you support your wife, mos'ly?" asked the magistrate.

"It's this a-way, boss," answered Sam. "I've jes' started a bank account. But I don't earn enough to keep that goin' and the ole woman too, so I natchelly had to let 'er go."

Sam was not the first, nor the last, to find it hard to strike a satisfactory average between spending and saving.

Every man who knows enough to look the future squarely in the face is up against the same problem.

On one side he feels the pressure of all the varied demands of our complicated modern life.

He would like to satisfy the wants of his family and of himself. He *must* satisfy their needs. He and his wife and children must have wholesome food; seasonable, if not fashionable, clothing; a comfortable place in

which to live, decently furnished and heated.

Toll must be paid to the railroad, the trolley line, the telephone company, the coal-dealer, the grocer, the butcher, the baker and the candlestick-maker.

Books, magazines, and newspapers must be provided, and a host of other things which are essential to human happiness and progress, but which must be paid for in coin of the realm.

On one side Everyman feels the pressure of all these things. On the other side he is conscious of the Push of Prudence. Needing these many things that may be had for cash only, he needs fully as much to be prepared for future emergencies.

Sickness may overtake him, or even death. The breadwinner of the family may be unable, for any of a dozen reasons, to continue to provide the necessities of life.

The only wise course, therefore, is to save, and to keep saving. But how much to save,

and how much to spend? That was Sam's problem; it is also yours and mine.

Obviously it is impossible to lay down any hard and fast rule.

A man earning twenty-five dollars a week and having no one but himself to support might easily save forty per cent. of his earnings.

But his fellow-worker at the same salary, with a wife and three children to provide for, could not reasonably be expected to save anywhere near that proportion of his income.

The latter ought, however, to save something, and is very foolish if he does not.

Each individual, each family, must work out a solution based on the special circumstances connected with their income and expenditure.

But normally the middle course is best to follow. Equilibrium is the thing to seek.

One who seeks it successfully steers clear

of two undesirable extremes — the fate of the pauper and the fate of the miser.

It is sad enough to feel the pinch of poverty in old age because of lack of provident foresight. But it is just as sad to come to old age and be poor of soul.

The miser has his hoarded gold, if no one has robbed him meanwhile, but he has paid too much for it.

He has lost his sense of proportion, his love of beauty, his power of appreciation.

So, on the whole, it is as bad to be extravagant in our saving as it is to be extravagant in our spending.

We must follow the example of our friends who run automobiles.

Try for a good mixture.

CHAPTER XV

A SERMON IN A SMOKER

FOUR men, meeting accidentally in the smoking-compartment of one of the fast trains between Chicago and St. Louis, fell to debating the question: "What contributes most to real success?"

The efficacy of birth, social position, wealth, education and "pull" were fully discussed. Then one member of the quartet made a statement which would have been significant anywhere, but was peculiarly so as part of a chance conversation in a smoker.

"I believe," he said, "that the two things absolutely essential for the complete development of a young man are responsibility and religion."

"It is responsibility," the speaker said, "which transforms boyish into manly qualities, which tests one's energy and grit and tact, and brings into play every resource of mind and body. And it is the religious sense which co-ordinates all these life-activities and gives them their true meaning. It is religion which makes a man fit to bear responsibility."

"But who," asked another member of the group, "is really thoroughly qualified to define religion for us, and to interpret it to us?"

"That," replied the first speaker, "ought not to be a hard job. After all the intricacies of many creeds have been debated to the limit of intellectual possibility, the fact remains that there are just two ways of living in this world, and each of us is following, with more or less consistency, one path or the other."

"There is the visible life and the invisible. There is the apparent and the real. There is the physical and temporal, and the spiritual

and eternal. The important question for us is this — in which realm are we living? ”

“ That’s good stuff! ” exclaimed a third member of the quartet. “ Where did you get it? ”

“ Not from books,” was the quiet reply, “ I got it from experience, from life. I have had a hard struggle to keep myself living in the right realm. I have learned that time and sense make upon us strong claims of reality. The spirit is ever willing, and the flesh weak.”

“ It is not easy for us to believe what we cannot see, but our happiness, our growth, our very salvation lie in the development of that higher vision which will enable us thus to believe.”

The fourth man had said nothing, but had listened intently to everything that had been said. When he did speak, it was to say: “ I’m glad that it is possible for four men, chance acquaintances in a smoker, to talk about things that are really worth while.

“ While you have been talking, I have been thinking, and remembering. One thing I remember is a statement of Scripture to the effect that it is spirit that quickeneth.

“ I remember also that it is written that the fruit of the spirit is love, joy, peace, long-suffering, gentleness, goodness, faith, meekness and temperance.”

“ Well done ! ” commented the first speaker. “ You have evidently gone to the right place for your inspiration. If our hard, mercenary, modern civilization did a lot more cultivating of those fruits, we should have a far better world than we have to-night.”

“ However,” was the pleasant rejoinder, “ the old world is not so bad to-night. Here are four business men successfully combining panatelas and religion. That tells a story of progress, beyond the shadow of a doubt.”

THE END

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Extracts from Mr. Arthur Brisbane's editorial in the *N. Y.*
Evening Journal of September 28, 1912.

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